

INTEREST RATES

Effective from 1st Ashwin, 2082

I. Deposits

S.N.	Saving Deposits	Interest Rates (% p.a)
1	Muktinath Aashirwad Bachat (Gold)	4.00%
2	Muktinath Aashirwad Bachat (Platinum)	4.00%
3	Muktinath Sarvotkrishta Bachat Khata	3.50%
4	Muktinath Myadi Bachat Khata	3.00%
5	Sharedhani Bachat Khata	3.00%
6	Muktinath Karmachari Surakshya Bachat Khata	3.00%
7	Muktinath Krishak Bachat Khata	2.75%
8	Muktinath Pocket Money Account	3.00%
9	All other Saving Products	2.75%
10	Muktinath Sambriddhi Remit IPO Bachat Khata	5.00%
11	FCY Deposit (\$, £, €, and AUD)	Up to 1.35%

S.N.	Current & Call Deposits	Interest Rates (% p.a)
1	Current Account	-
2	Call Deposit Account	Up to 1.35%

S.N.	Fixed Deposits	Interest Rates (% p.a)		
		Individual	Institutional	Remittance
1	3 Months	2.75%	-	3.75%
2	6 Months	2.75%	2.75%	3.75%
3	1 Year	3.00%	2.75%	4.00%
4	2 Years	3.75%	3.25%	4.75%
5	3 Years, 4 Years and 5 Years	4.25%	4.00%	
6	Above 5 Years to 10 Years	5.90%	4.90%	-
7	Recurring Deposit (up to 2 Years Only)	3.75%	-	-
8	Akshaya Kosh	-	Negotiable	-

II. Loans

1	The interest rates and terms & conditions on loans and advances remain same as published in the previous month.		
3 Months Average Base Rate of Shrawan, 2082		6.93%	
Interest Spread for the month of Shrawan, 2082		4.59%	

III. Additional Information

- Interest in saving and call deposits is paid on a quarterly basis while interest in FD can be paid monthly or quarterly.
- Interest rates on call accounts are negotiated and may vary subject to market conditions.
- The remittance fixed deposit product is applicable to individuals only.
- The interest rate applicable on forced loan shall be 7% on top of the base rate.
- The interest rate in consortium financing shall be as decided by the consortium.
- Penal interest of plus 2.00% per annum will be applied on overdue amount.
- Bank shall comply applicable NRB circular/regulation while determining interest rate on loan products.
- Fixed deposits can be opened for the specified published tenure only.
- For details please visit our website: www.muktinathbank.com.np/interest-rates.

“नेपाल राष्ट्र बैंकबाट “ब” वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको विकास बैंक”



मुक्तिनाथ विकास बैंक लि.
MUKTINATH BIKAS BANK LTD.



Winner of
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Central Office: Lazimpat, Kathmandu, Tel.: 01-5970887, Toll Free No. (NTC): 16600149999,
Toll Free No. (Ncell): 18102149999, E-mail: info@muktinathbank.com.np, Web: www.muktinathbank.com.np

जनता बैंकमा होइन, बैंक जनतामा जानु पर्दछ